

Information to identify the case:

Debtor 1	<u>Barry L. Snyder</u>	Social Security number or ITIN	xxx-xx-1544
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Marjorie L. Snyder</u>	Social Security number or ITIN	xxx-xx-2059
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-70842-JAD			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Barry L. Snyder
dba WM Unlimited

Marjorie L. Snyder
dba WM Unlimited

3/23/22

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Barry L. Snyder
Marjorie L. Snyder
Debtors

Case No. 16-70842-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Mar 23, 2022

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 25, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Barry L. Snyder, Marjorie L. Snyder, 1100 North 5th Avenue, Altoona, PA 16601-6134
cr	+ Blair County Tax Claim Bureau, 423 Allegheny St. Ste 143, Holidaysburg, PA 16648-2047
14360232	+ Blair County Tax Claim Bureau, 423 Allegheny Street, Suite 143, Hollidaysburg, PA 16648-2047
14336763	+ First National Bank, Attn: FNN Legal Dept, 1620 Dodge St Mailstop Code 3290, Omaha, NE 68102-1593
14348311	+ First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197-0002
14336764	M&T Credit Services, 1100 Worley Drive, Consumer Asset Management 2nd Floor, Williamsville, NY 14221
14415099	UPMC Altoona, PO Box 1123, Minneapolis, MN 55440-1123
14415100	UPMC Community Medicine, PO Box 1123, Minneapolis, MN 55440-1123
14336769	UPMC Health Services, P.O. Box 371472, Pittsburgh, PA 15250-7472

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Mar 24 2022 03:28:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 23 2022 23:28:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Mar 24 2022 03:28:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 23 2022 23:28:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Mar 24 2022 03:28:00	PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067
14336757	+ EDI: TSYS2	Mar 24 2022 03:28:00	Barclays Bank Delaware, P.O. Box 8801, Wilmington, DE 19899-8801
14336758	+ EDI: CAPITALONE.COM	Mar 24 2022 03:28:00	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
14336759	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 23 2022 23:33:53	Cardworks/CW Nexus, P.O. Box 9201, Old Bethpage, NY 11804-9001
14336760	+ EDI: CITICORP.COM	Mar 24 2022 03:28:00	Citibank, P.O. Box 790040, Saint Louis, MO 63179-0040
14336761	+ EDI: CITICORP.COM	Mar 24 2022 03:28:00	Citibank / Sears, Citicorp Credit Services, P.O. Box 790040, Saint Louis, MO 63179-0040
14336762	+ EDI: WFNNB.COM	Mar 24 2022 03:28:00	Comenity Bank/Lane Bryant, P.O. Box 182125,

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			Columbus, OH 43218-2125
14521511	Email/PDF: resurgentbknotifications@resurgent.com	Mar 23 2022 23:33:54	LVNV Funding, LLC its successors and assigns as, assignee of Household Bank (SB), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14521593	Email/PDF: resurgentbknotifications@resurgent.com	Mar 23 2022 23:34:04	LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services., LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14392173	Email/PDF: resurgentbknotifications@resurgent.com	Mar 23 2022 23:34:04	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14366278	+ Email/Text: camanagement@mtb.com	Mar 23 2022 23:28:00	M&T Bank, PO Box 1508, Buffalo, New York 14240-1508
14373034	Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 23 2022 23:33:53	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14336765	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 23 2022 23:34:02	Merrick Bank, P.O. Box 9201, Old Bethpage, NY 11804-9001
14399164	+ EDI: MID8.COM	Mar 24 2022 03:28:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14352424	+ EDI: AGFINANCE.COM	Mar 24 2022 03:28:00	OneMain, 605 Munn Rd, Fort Mill, SC 29715-8421
14336766	+ EDI: AGFINANCE.COM	Mar 24 2022 03:28:00	Onemain Financial/Citifinancial, 6801 Colwell Blvd, Ntsb-2320, Irving, TX 75039-3198
14685419	EDI: PRA.COM	Mar 24 2022 03:28:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14521256	EDI: PRA.COM	Mar 24 2022 03:28:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14336767	+ EDI: RMSC.COM	Mar 24 2022 03:28:00	Synch/Sams Club, P.O. Box 965005, Orlando, FL 32896-5005
14336768	+ EDI: RMSC.COM	Mar 24 2022 03:28:00	Synchrony Bank/Sams, P.O. Box 965060, Orlando, FL 32896-5060

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Metropolitan Life Insurance Company

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0315-7

User: auto

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Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 23, 2022 at the address(es) listed below:

Name	Email Address
Jeffrey A. Muriceak	on behalf of Creditor Blair County Tax Claim Bureau jmuriceak@eveyblack.com choover@eveyblack.com
Maria Miksich	on behalf of Creditor Metropolitan Life Insurance Company mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Richard G. Allen	on behalf of Joint Debtor Marjorie L. Snyder ecf@johnstownbankruptcy.com mybestcaseecfmail@gmail.com;r44281@notify.bestcase.com
Richard G. Allen	on behalf of Debtor Barry L. Snyder ecf@johnstownbankruptcy.com mybestcaseecfmail@gmail.com;r44281@notify.bestcase.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

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